

A TEST OF SKILL

A Story of the Captains Three

By Roy Norton

Drawings by Armand Both

"THE greatest sword fight I ever saw?" Colonel Dunois repeated after me thoughtfully. "Why, for an affair between two individuals I should say it was the one between Señor Pablo De Costa, the Spanish Captain, and Louis Lepard. It really required ten years to bring it about; for you see it became not a matter of enmity but purely a test of skill."

He gave his white mustaches a deft curl, beckoned a waiter to replenish our glasses, and waited till a crowd of students from some atelier farther down in the quarter had passed. The boyish gaiety of their song, lustily yelled in unison, brought a smile of envy to his face, and their singing had died away round a corner of the Boule Mich' before he resumed.

"This question of skill I mentioned," he said, "began over just about as trivial an affair as the passing of those boys. Indeed, it began at the time when Lepard and Villalon were both Lieutenants, before either of them had tasted real war, before we became known as the Captains Three. It began almost on this spot. Do you see that draper's shop across the street?"

He pointed with his stick in a swift motion suggesting his skill with the rapier, and I looked and told him I did.

WELL," he went on, "forty years ago that was a café, not so elaborate as is this Pantheon where we now are, but such a place as the Latin Quarter once possessed in abundance. We three were sitting there at a table on the outer edge of the pavement, and with the liberality of youth had invited a little girl we had met before to join us. I've even forgotten her name; but I do remember that she was a model down at Cabot's and that there wasn't a student in his atelier who wouldn't have fought for her. Indeed, I should have fought for her myself on this night we sat there, she was so light and happy. I remember that when we hailed her as she was passing she came to our table and pirouetted to show us a new gown which the students, with ridiculously bad taste, had bought and presented to her that very evening. It was a most gorgeous affair, and more befitting a titled dame than this waif of the studios. So, gay at heart, she sat down to tell us, in her enthusiastic way, of what the boys had said when they gave it to her, and of how each had given as his means enabled and in proof of it had framed the subscription list and hung it on the wall.

"We had been there but a short time when along came a young cavalryman in Spanish uniform, and he was in something of a hurry. As he passed he came our way to avoid a crowd of students who were dancing arm in arm, and—rip!—his spur caught our little lady's new gown and tore through it a gaping rent. He was so crowded by the merry-makers that he passed fully ten meters farther down the street before he caught his balance and halted. Then for a moment he glared at the boys and made as if to continue his way. Lepard jumped to his feet, as did I, both of us angry because he had not returned to apologize. I'm not sure how much there is in telepathy; but as if in response to our suggestion the Spaniard suddenly bethought himself of courtesies forgotten and wheeled and came back.

"The lady," he said in very acceptable French, 'will please to accept my apology.' Then he appeared to notice Lepard's threatening frown and hesitated.

"It is well the señor came back," Louis said; 'otherwise I should have been compelled to call him to account.'

"The Spaniard threw back his head and laughed. Lepard frowned all the more.

"Monsieur would have called me to account? Ah, it is delightful! Call me to account! If he wishes he may still have that privilege."

"He thrust his hand beneath his tunic and presented Lepard with his card. His very manner of presentation was as good as a challenge, and Lepard was not the man to brook it.

"I accept it," he said. 'I observe that Señor De Costa is of the same rank as myself; a Lieutenant of cuirassiers. There need be no difficulties in that regard.' He also presented his card.

INSTANTLY the affair had become serious. Villalon and I both rose to our feet and presented him with our own credentials, which he smilingly accepted.

"At your service at any time," Lepard declared with great dignity. "And either of these gentlemen will act as my second."



"The Prison Door
Opened and a Man Was
Thrust Through It."

"That Spaniard was a thoroughbred, all right. His smile never lost its warmth. 'Ah,' he said, looking at me, 'it is so unfortunate that I have no one who will act as my second! If such were the case, we could doubtless find some convenient spot this very night. The moon is splendid. I love to fight beneath the moon, messieurs. Perhaps,' he said to Lepard, 'one of your friends would be so kind—say—ah—the Captain Dunois.'

"I looked at Louis, and he nodded emphatically, urging me to accept; but I rather liked De Costa's appearance and hated to see him wounded for so trivial a cause. I tried to get them to forego; but the Spaniard seemed so sure of himself that I consented, merely that his conceit might be humbled as it deserved.

"The little girl from the studio was terribly upset. She begged Lepard to reconsider. She angrily demanded that the Spaniard go ahead and attend to his own business. She pleaded with me to stop them. And then, when she saw it was all of no use and that she had become the most secondary creature in the world, she ran up the street crying, when we four sauntered off toward the cabstand that was then, as now, over there by the end of the park.

"Well, we piled into a big old ark that stood there and drove down to the river, where, on a big scow, a friend of ours, Janot, kept a convenient place for just such a gathering as ours. It took less than a minute for us to arouse him, another five minutes for our men to strip and for Villalon and me to test the rapiers, and—they were at it!

YOU should have seen that Spaniard fence! I didn't believe there was a man in the world outside myself who could hold Louis Lepard; but that man De Costa was so good that I was sorry I had not challenged him myself. It was beautiful! Such grace! Such splendid parrying! Such glorious footwork! Such magnificent speed! I could have embraced him. And, what is more, he smiled calmly through it all, even when Lepard's point caught him in the shoulder hard enough to bring a bright red stain against the whiteness of his shirt.

"I don't know how that bout would have ended had it not been rudely interrupted. A squad of

gendarmes came running across the gangplank, thrust Janot, who was on guard, aside, burst in, and started for our men, who by mutual consent had dropped their points. Faugh! It was disgusting!

"Janot, experienced in such affairs, seized the rapiers and broke into his curtained cabin, to return shortly after with a pair of buttoned foils. The gendarmes looked at the foils, shrugged their shoulders, and wagged their thick heads, and—arrested all of us!

"We were fined. I had to pay for De Costa because he had less than a louis in his pockets, and that fine he religiously sent me by his orderly at four o'clock the next morning. The little studio girl should have been taken with us; for we learned that she had followed us in a fiacre and summoned the police.

"I thought the affair was ended, because De Costa had told me he was under orders to report and, having already overstayed his leave, must depart on the first southbound train of the following morning. You can imagine my surprise, then, when at the same time he despatched his orderly to me with the money he also sent a polite note to Lepard, complimenting him on his skill and assuring him that at the very next time they met he hoped to have the pleasure of running him through.

"I wish you could have heard Louis storm when I gave him that note, that little reminder that the meeting had been unavoidably postponed! He very carefully folded it and placed it in his pocketbook. Then I knew that sometime they would again meet unless the gods interfered. And so they did.

IT was nearly two years later that we were detailed with an embassy to Madrid, and every once in awhile, on the way, Lepard would recall that previous affair, with the fervent hope that we should meet De Costa. His hopes were not wasted; for no sooner had we accompanied our envoy to his reception by the King of Spain than we found our man. He had advanced a rank in the time between. He smiled as pleasantly as if to old friends, and found a way to reach us by note immediately after our departure. This time it was a polite scrawl expressing the hope that we were all well and had not forgotten that we had an engagement of long standing.

"Moreover, De Costa paid me the compliment of trusting that, inasmuch as I had proved so fair on the previous occasion, I would not refuse to act as his second in the meeting which he hoped we would be pleased to arrange at our convenience. There was something so suave and punctilious about him that if we had wished we could not have avoided accepting his second challenge.

"It did seem as though that fight was never to be decided. We met in a fencing master's salon. Lepard and De Costa had barely crossed blades and demonstrated to each other that each had improved his practice since the first meeting, before De Costa was summoned to the King. Moreover, the officer bringing the summons was one of the type that might have been shocked at finding his superior in an affray, and we had to accept the interruption and postpone the meeting. The very next morning our envoy, his mission having been successful, took a freak notion for sudden departure and we had to go.

"This time it was Lepard who sent a note, in which he assured De Costa that he held no blame that a brave man could not engage to his satisfaction, and that he wished him to know that their meeting was only temporarily postponed. And what do you think was De Costa's reply? The rascal had the audacity to send to our train a magnificent bouquet of flowers and one of the most delicious train luncheons that the appetite of man could conceive.

MORE than two years later they met in Rome, where each had been sent on detached service. De Costa promptly sent Lepard the note he had treasured, together with a regret that they could not have had the same amiable seconds, got a friend of his to act for Lepard, and that time in less than ten minutes both men were simultaneously disabled through their forearms. The superiority was yet undecided. Lepard told me, with a grin, when he came back that while the surgeon was repairing them they stood and joked each other and agreed that nothing save a point run clean through should ever end the pleasant enmity they had so thoroughly established. If I could have had my way then, I should cheerfully have bumped their heads together!

"Now there isn't any use in my detailing the next meeting, which took place when they met without seconds in the back yard of a hotel at Lucerne. It must have been a humorous affair. The place was little more than a pension, and the landlady of that cleanly, thrifty type for which Lucerne is famous—or shall I say notorious? They had barely engaged when the lady in question broke between them with vituperation and a broom as her only weapons.

"The flagstones are white," she said, 'because I myself, messieurs, scrub them with my hands. Fight? I have no objection to your fighting; but I will not have blood on my pavement! Avaunt!'

"Fancy, if you can, these doughty officers, neither of whom would have hesitated to face an army,

standing nonplussed with rapier points turned toward the ground; then at the conclusion of this woman's outburst being driven out into the street, terrorized, subjugated, and violently admonished by the deft and certain blows of that broom! This much she accomplished—that meeting of long standing was again left unfinished and deferred.

"Again there was that time some seven years after the first meeting at Janot's, when they hung around each other like a pair of bulldogs at Berlin; but couldn't find a way to cross blades genteelly. On that occasion they parted with the declaration that on their next leave of absence they would decide the question by meeting at the most convenient place; but that time was long coming, for in less than six months we were in Africa in the hardest campaign I ever endured, and had become known as the Captains Three.

I HAD forgotten the old affair, or thought of it at very rare intervals, by that day when we three were sent to Morocco to watch the war between Spain and the Moors. The gray had crept into my hair and a certain grimness had come over the scarred face of Villalon. We were never boys after that African war which sapped the life from us and taught the lesson that a soldier's occupation is a merciless one.

"Under an escort from the Sultan and protected by our uniforms, we had penetrated past the line of war into the very heart of the country, and were in Fez on that day when the Moors gained their first and almost their last notable victory. We were in the quarters we were occupying at the French consulate on that day when the great city gates were thrown open and there came clattering through the narrow streets a rabble of white clad figures followed by a proud escort of horsemen and then, weary, footsore, and indescribably dusty, a wretched band of prisoners to be exhibited to the Sultan as evidence of victory. The Sword of Allah, the Prophet of the Faithful, must have been easily persuaded of his glory if he was gratified by the sight of that tattered cavalcade. From our roof terrace we looked down on them as they came, and I am afraid we cursed softly at sight of men of our own color and so nearly our own race being herded toward the old city across the River Pearl to the wretched military prisons where even the Moors frequently died from neglect.

"The crowd ran before and trailed after the sorry spectacle of European prisoners of war. It heaped indignities upon them which they, chained, were unable to resent. Now and then the escort strove feebly and with no more than half a will to protect them. One poor fellow was felled by a stone which was thrown from over a wall, and we three standing on the roof raved, *sotto voce*, like madmen. Immediately beneath us the street narrowed until it was barely seven feet wide, and here at last the three score prisoners were safe from abuse; for the rabble could not gain their flanks and the Moorish soldiers were compelled to offer some protection.

"Lepard, excited, and defying restraint, gave vent to a shout. 'Courage!' he called, and I thank God he did so; for it was like a war cry to those poor fellows trudging wearily below.

"They lifted their haggard eyes upward in response to that one call, and there, almost in the lead of the sorrowful cavalcade, bravely marched the señor Captain, our ancient enemy, Pablo De Costa!

LEPARD almost lost his balance, and but for Villalon's quick hand would have tumbled over the coping. I leaned far out and waved my hand in encouragement, and over the Captain's dust caked face came that same old smile, pitiful now in the heart of all that misery, but still—a smile.

"On they went, to the bend in the crooked street, where they were lost to view. After them the echoes resounded with the shuffling of sandals as the mob pursued with its hoarse murmurings. Now and then a dark glance was thrown in our direction, and nothing but the big tricolor whipping out in the breeze prevented those barbarians from assaulting us. We hated them, they hated us, and each side knew it.

"It must have been a full minute before any of us spoke, and then it was Lepard.

"*Mon Dieu!*' he said. 'It was De Costa!'

"Almost at the same instant Villalon exclaimed, 'What can we do? We must get him out! We've got to do it!'

"He was too noble an enemy to lose, and from that moment we began to plan for his release. It wasn't an easy task, you may be sure. Cautiously we sounded the Consul; but received no encouragement.

On the contrary, he made it plain that France should not be embroiled through any rash act or humane desires of the Captains Three, and cautioned us against expressing any sentiment or displaying any partizanship. We were pretty angry with him for that little curtain lecture; but were in no position to run against his will—openly, at least.

"The consulate was in an old palace which was about half ruins. There was a courtyard at the rear where once had been a garden, and of the hundred rooms at his disposal the Consul, his family and servants, together with our own party, occupied comparatively few. We were tramping restlessly round the old courtyard one day, shortly after we had witnessed the arrival of the prisoners, when Villalon said:

"If we could only get him out and here we could hide him for a year."

"That started us all to thinking. And the more we thought, the more each began to plot toward that end. All of a sudden we discovered that we were standing still and staring at one another with that unspoken question, 'Dare we?' It was enough, because in those days we dared attempt anything.

"The outcome of our deliberations was a plan. We went to the Consul and drew all the money we could

the dirty, crooked, narrow streets, and, dressed as Moors, waited at a safe distance outside the prison walls. We had no doubt that our man would be released, for we had given money enough to bribe a whole company of such soldiers as the Moors; but what we had to fear was his being captured before we could get him to our consulate.

"A drizzle of rain began to fall, wetting and chilling us through. A sort of police officer came past us and said something which we interpreted to mean an order to move on. Our faces were stained so we could pass for Moors in appearance; but that did not help, for inasmuch as we could not answer we were in a predicament. He said something more and stared hard at us. We were standing beneath a sputtering little lamp jutting out from a wall, and he came toward us threateningly.

I SAW Villalon signaling me cautiously, and peered down into the depth of the narrow street behind us. No one was in sight, nothing but an impenetrable blackness. Instantly I knew what was to be done. It all happened so quickly that before I could take a step Villalon was on the man, with his fingers shut round the brown throat in a grip that prevented outcry. The watchman made a quick grab for his dagger; but Lepard leaped forward and struck him a blow at the base of the brain that sounded hard in the silence. His feet scraped across the cobbles, and he hung limp when Villalon dragged him back into the darkness. We picked him up between us and ran until the street lamp had become a mere glimmer, then bound him in the folds of his own burnoose, gagged him lest he recover consciousness too soon, and left him prettily seated in a doorway where any passerby might surmise he had come to rest through a drunken breach of the Moslem faith.

"Scarcely had we regained our former position before the wicket-like door of the prison wall nearest the sentry tower was opened and a man was thrust through it. We hurried forward to find, weak from his horrible prison life and dazed by the sudden freedom for which he could not account, our Spanish Captain. As we came toward him he began to totter off in an attempt to escape, until we called, and it was Lepard who thrust a hand under his armpit and supported him.

"We had no time to talk. For an instant he could not recognize us in our grotesque disguise, and then he almost broke down for gratitude. We hurried him into the very street where our policeman lay and swiftly helped him don the Moorish costume we had brought for the purpose. It was I who smudged his face that he might look like a negro, and in less than five minutes after he had been shoved from the prison we were on our way to the consulate.

"Heavens! how we tried to hurry him along! We knew the streets so thoroughly, having so well studied them in the three weeks while our plans had been maturing, that we could have run down them blindfolded; but De Costa was too weak to run very fast. We came to the bridge across the Pearl from which on sunny days we had watched the women at their laundry work, crossed it, and were in modern Fez. A hundred yards, two hundred, and already we were beginning to congratulate ourselves on our success—when, abruptly, from a side street there came a group of five men. From far back in the distance at the same moment arose a clamor of alarm, and we knew that the guards of the prison were pretending to have discovered the escape. Their treachery was plain.

"What they had intended to do was merely to let that poor fellow go for a few minutes, then kill him. The men coming toward us had been set to watch in the very belief that we would come that way and were expected to intercept us. It all came to us in an instant, and we lost no time in parleying.

BEFORE those men could realize that we were not going to run we were among them, and our swords were swift and keen. At the first onslaught two of them fell to mine and Lepard's blade, and then we fought—three to three. I can't tell you how desperately they met us, nor how desperately we drove at them. Villalon mastered his man and rushed upon the one who had engaged Lepard. He jumped sideways, and, just as my adversary turned to seek safety in flight, I caught a glimpse of Villalon bringing his sword hilt down on the Moor's head.

"Quick! Quick! After the other fellow!" I called. "We must get him lest he observe us make our way to the consulate."

"Villalon sprang after the man with whom I had been engaged, and I ran over to where De Costa was leaning against the wall. He was sobbing with anger and bewailing his inability to help. He was excitedly begging us to leave him lest we suffer for our endeavor; but Lepard put an end to his protestations



"Before They Could Realize
We Were Not Going to Run
We Were Among Them."

get him to advance, inasmuch as we had little of our own—and I wonder to this day what form of vice he conceived must have brought us to that necessity for raising funds. With this store of wealth we started cautiously to find some one to bribe, and in this we were actively and ably assisted by as charming a thief as ever did murder for a franc or picked a drunken man's pockets for his centimes. This assistant was a tribesman from over in the Rif, who had almost as much respect for a Moor as we had and spoke the French of the Levant.

"We never knew what he made from the transaction. It's a certainty he made enough, and an equally sure thing that almost every sou we had passed into his hands before he would assure us of success; then, at the last minute, he came around and declared he could only half carry out his bargain. All he could do was to promise us that Captain De Costa would be passed out of the prison gates at nine o'clock the following night and that we would have to care for him from that moment, inasmuch as he, our go-between, would take no chances whatever. When I expostulated with him he held up for my view the sole of one foot which had been ridged and torn by a bastinado, and then I understood he had reasons for fearing to participate.

"The night came, and we made our way through

by again dragging him by the arm toward the consulate. I stood watch for Villalon, who seemed long in coming. Far away the clatter of galloping hoofs on the cobbles told that already the Moorish guard was scattering out to overtake us. Gates began to open where porters had been aroused by the sound of our fighting, and from a cross shaped window above me leaned a veiled head outlined against a dim light behind. A man rushed toward me from the darkness and challenged in Arabic, and I ran him through the throat before he could scream. Villalon came plunging out of the alley almost upon me, and we nearly engaged before we could make our identity known. The night was turning to one of screaming confusion. Hoarse shouts, the barking of dogs, the ring of iron shoes on stone, the alarmed calls of watchmen, and the excited babbling of women from the terraces swelled into a roar. *Nom de Dieu!* It was a wonder they didn't get us!

"We ran down the familiar street, which we had mapped out so many times, with our swords in hand prepared to strike anything that barred our way. A porter had rushed out and was frantically struggling to close a big gate across the street. He went down in a heap when I struck him full in the face with my fist, and on we went.

At last we came to more familiar buildings, better known curves in that jungle of alleys, and dashed along the last stretch to the consulate with lungs that were aflame from exertion and hearts that were pumping like mad. The door swung open to receive us; it came shut behind us; we heard the bars drop into place; and Lepard pounded us on our backs in an outburst of joy.

"We've got him!" he exclaimed. "We've got him! Come on! Let's get him to his hole in the wall!"

"We had to pick De Costa up and carry him, for he had fainted through exertion and weakness. We jerked off our boots so we might make no noise and ran through the old deserted portion of the palace to the room we had made ready for our refugee. We tore off his disguise, stripped him, covered

him with blankets, and forced brandy down his throat before we could revive him, and all that time we could hear the noise of horse and foot passing to and fro in the streets. Fez was aroused that night as it seldom is; but we felt safe. We heard the Consul calling to his man to find out what the row was about, and chuckled when the fellow replied that he believed the Spanish army was about to attack the city. And when we left that poor fellow, who was sobbing from sheer weakness, the rain had ceased and the soft dawn was running up to pale the stars.

"What is more, we kept him there without even the Consul's being aware that he was harboring the Spanish Captain whose escape was the wonder of all Fez until it became convinced that he had been drowned in the Pearl in his hopeless flight. Indeed, we kept him through all those trying weeks till the red and yellow banners of Castile came whipping into the city and the Sultan was brought to his knees.

"Once more we looked down from our terrace, and this time we cheered boldly as the splendid soldiers of Spain went galloping past, and at last saw our Captain rush out through the gate to be received by the men of his own regiment. I tell you it was a pretty stirring sight and we felt rewarded for our part in the affair!"

COLONEL DUNOIS sighed as if regretting the brave times of his youth, and again beckoned the waiter. He poured the wine into his glass and held it up to the light while I waited.

"But what about that duel?" I asked. "What about the greatest fight you ever saw?"

"Oh, that?" he replied. "Why, that was when Lepard and De Costa fought immediately after we had all returned to Tangier, some three weeks later, and Lepard had the best of it. Ran him through; but, thank Heaven! the wound wasn't serious and Louis himself helped patch De Costa up and accepted his acknowledgment that the French method was a trifle, just a trifle, the best. As I said before, it was a very beautiful fight which lasted for more than half an hour."

THE FIRE PLAGUE

EDITOR'S NOTE.—The figures in this article were computed by the United States Geological Survey for a Conservation Convention; but by some miscue were not given publicity there. It is the only time such statistics have been gathered by any branch of the Government service. In addition to the figures given, the Government estimates the losses from forest fires in the United States for 1908 at \$100,000,000.

IMAGINE, if you can, the sunny State of Florida absolutely devastated by an earthquake, a tremendous fire, or a great storm, with 1,449 persons killed and 5,654 more injured. From one end of the world to the other a moan of horror would go up. The vivid story of suffering and financial loss would be told in every newspaper in the world for weeks. Assistance would be rushed to the stricken State, and if it developed that a remedy or preventative of the cause of such a catastrophe could be found, the whole world would bend its every nerve to bring it about.

Nevertheless, what was equivalent to this happened in 1907 and the people of the United States looked upon it with complacency. The financial loss, amounting to \$215,084,709, which is greater than the true value of the real property in Florida, with a loss of life as stated in the first paragraph, occurred in 1907 by fires throughout the United States.

It wasn't great forest fires; just the little and big kind that bring galloping horses and fire engines down the street. They were dotted here and there throughout the forty-six States. Had they occurred in one day in one State, the horror of the thing would have been pressed home; but they didn't. They happened in widely separated localities and at different times; but for the year it was the same in the end.

Truly it must be called "The Fire Plague." It is burning up twenty-five thousand dollars' worth of property every hour of every day, not to mention an amount almost equal to that being expended every hour to combat the fires.

The people of this great country haven't risen up in horror and tried to remedy the source of this trouble; but the Government has. It is doing everything within its power to better building materials and help shape building codes of municipalities so as to lessen this great loss of life and property. It also has a selfish reason. It has many millions of dollars' worth of buildings of its own and is constructing more every year. It is seeking a protection against fire for them through really fireproof materials.

The Government pays no insurance on its buildings. To do so would cost six hundred thousand dollars yearly. In view of this fact, and inasmuch as Supervising Architect Taylor of the Treasury Department has under his control public buildings costing more than two hundred million dollars, and is spending each year twenty million dollars in the construction of new ones, the Government felt duty bound to put forth every effort to ascertain what could be done to have only material put into its buildings that will really be fireproof.

To this end Richard L. Humphrey, engineer in



By Russell M. McLennan charge of the investigation of structural materials of the United States Geological Survey, is devoting his energies. Not only will the result of his labor be beneficial to the Government, but to municipalities in shaping their building codes.

To bring the extent of the fire plague home, no better illustration can be used than the statement that if the buildings consumed in a year were placed on lots of sixty-five feet frontage, they would line both sides of a street extending all the way from New York to Chicago.

Walking along this street of desolation, a person would pass in every thousand feet a ruin from which an injured person was taken. At every three-quarters of a mile he would encounter the charred remains of a human being. And worse still, when this thousand-mile street had been utterly consumed by the end of the year, the destruction would be repeated the following year on an even longer street.

Five Times That of Europe

WHILE the per capita loss of the United States, according to the latest authentic figures, is \$2.51, that of Europe, by the same source of information, is forty-eight cents. One explanation is that frame buildings in Europe are almost absolutely prohibited, if not by law, by the high price of lumber. In the United States the exact opposite is the case. And though the fire departments of the United States greatly excel those of European cities, they are powerless to keep down the heavy loss, owing to faulty construction in America and the prevalence of timber material.

In Europe the fire insurance laws are remarkable, chiefly because they compel insurance in some countries, while in all cities they prevent great losses by insisting on the erection of only steel, stone, and brick buildings.

French law compels insurance against fire not only for the benefit of the owner, but for his neighbors. In Germany building insurance is compulsory, and in some Kingdoms it is a Government monopoly. Russia has an elaborate system of control and local government insurance and requires all buildings to be insured. By a law recently enacted the Swiss method of insuring against the loss of time resulting from fire, such loss has been made almost impossible. In some of the cantons insurance against loss by fire is compulsory.

This is almost parallel with the Chinese custom of paying the doctor to keep you well; but sickness will come if the structural material isn't right or well taken care of.

It is natural that a majority of buildings in the United States should be of timber. In this resource the United States has been plentifully supplied. Of the total losses sustained by fire in 1907, more than two-thirds was due to frame buildings. The loss in frame buildings was \$148,695,442, and \$68,425,267 in brick, stone, and steel buildings.

To illustrate the influence of frame buildings upon

the fire loss of the country, take eleven comparatively treeless States, like Iowa, Illinois, Oklahoma, Connecticut, Delaware, New Jersey, South Dakota, Rhode Island, Kansas, Nebraska, and North Dakota, and compare them with eleven States with plenty of timber, like Washington, Louisiana, Texas, Mississippi, Arkansas, Michigan, Pennsylvania, Minnesota, North Carolina, and Oregon. It will be found that the per capita loss in the timbered States exceeds that of the treeless States, being for the groups named respectively \$2.30 and \$2.89.

The people of the United States are paying annually through fires a preventable tax almost great enough to pay for the construction of the Panama Canal for one year. In other words, if the buildings in the United States were as nearly fireproof as those of Europe, the amount saved would be three hundred and sixty-six million dollars, which includes not only the fire loss, but the cost of private fire protection, the excess of premiums over insurance paid, the annual expense of waterworks and of fire departments. This would almost build the canal for one year. If our buildings were as those of Europe the fire cost would be ninety million dollars, instead of four hundred and fifty-six million.

For every building constructed in the United States in 1907, half a building was destroyed by fire. This fact is stated by Herbert M. Wilson, chief engineer of the United States Geological Survey. Inquiry as to the cost of property destroyed by fire, and including in the total the cost of maintaining fire departments, payment of insurance premiums less benefits returned, protective agencies, and the cost of water supplies, gave the fire cost in 1907 as \$456,485,000. The cost of building construction during the same year was almost a thousand million dollars, or nearly double the amount of the fire cost. Hence, Mr. Wilson's conclusion that for every building that was constructed half a building was destroyed by fire.

Over a Million a Day

THIS fire cost means a cost to the people of one and one-third million dollars daily. It is equivalent to a tax on the people exceeding the total value of gold, silver, copper, and petroleum production. This fire cost was greater than the true value of the real property and improvements in Maine, West Virginia, North Carolina, North Dakota, South Dakota, Alabama, Louisiana, or Montana.

The actual fire loss in 1907, \$215,084,709, was greater than the true value of the real property in Utah, Delaware, Florida, Idaho, Wyoming, or Nevada.

Figures gathered by Dr. James A. Holmes, chief of the technological branch of the United States Geological Survey show that fire losses in the United States for 1907, exclusive of forest fires, reached the total of \$215,084,709, a per capita loss of \$2.51. The total fire loss on buildings was \$109,156,894, and on contents \$105,927,815. There were fires in 36,140 brick, iron, and stone buildings, with a loss of \$31,092,687 on the buildings and \$37,332,580 on the contents. There were fires in 129,117 frame buildings, with a loss of \$78,064,207 on the buildings and \$68,595,235 on the contents.

In 2,796 cities and villages having a population of one thousand and upward, with an aggregate population of 34,102,453, the fire loss was \$86,476,029, a per capita loss of \$2.54. Eighteen hundred and ninety-eight postmasters, representing a population of 1,410,383, reported a total fire loss of \$3,519,769, a per capita loss of \$2.49.

That the fire loss in urban and rural districts should be nearly equal appears surprising on the surface. Big losses in cities are to be expected on account of the many large buildings filled with millions of dollars' worth of property. In the rural districts the buildings are widely separated and contain property that does not compare in value with that in the cities. The equalization of the per capita loss is brought about by the fact that the efficiency of the fire departments of the cities prevents a much greater loss, and the absence of fire fighting apparatus in the rural districts permits the loss in fires to be total.

Public's Costly Neglect

WHILE the prevailing material of construction—lumber—is responsible for the great fire waste, the Government holds that there is a cause lying back of all this; that is, faulty construction and equipment of buildings.

"Nearly one-fourth of the fires are labeled 'Unknown Causes,'" says Dr. Holmes, "which indicates forcibly the listless attitude not only of the general public toward this waste, but also the men directly charged with protecting property against fire,—the officials of municipalities and others."

From the total loss from fire in 1907, which was \$215,084,709, as has been mentioned, it can readily be seen that an absolute waste from fire of \$600,000 for every day occurs, or of \$25,000 for every hour of the day.

The fire loss is termed "waste" by Government officials because it is irretrievable and constitutes a tremendous drain upon the natural resources of the country. The insurance on a burned building does not bring back the property that was destroyed. It simply equalizes the loss between all others whose property is insured.

The fire waste for the last thirty-three years, according to the national board of fire underwriters, reached the tremendous total of \$4,484,326,831. And it grows worse every year.